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# *OHIP works for you*

*Information for workers  
about Ontario Health Insurance*



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INFORMATION FOR WORKERS ABOUT  
ONTARIO HEALTH INSURANCE





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## FOREWORD

This booklet is provided as a labour relations service by the Enrolment Services Branch of the Ontario Health Insurance Plan. It contains information about the Plan which is of particular interest to working people. For further information about OHIP educational services to organized labour, contact Client Access Section of Enrolment Services Branch, OHIP, Kingston.

Kingston telephone: (613) 548-7878 ext. 2073

Toronto telephone: (416) 963-1016

Individuals with questions respecting their health insurance enrolment, benefits or claims, should telephone their local OHIP office. A list of OHIP offices is attached as Appendix A.

## WHAT IS OHIP?

The Ontario Health Insurance Plan is the basic health care plan for Ontario residents. OHIP provides comprehensive coverage for medical and hospital services, and specified benefits for designated health practitioners.

For further information regarding benefits, claims or enrolment, see the OHIP General Guide or contact your local OHIP office.

## JOINING THE WORK FORCE

When you become 21 you are no longer eligible to be covered under your parent's insurance, and you must apply for your own OHIP coverage. When you become fully employed, whether you have reached the age of 21 or not, you cease to be classified as a dependent of your parents for the purposes of the Ontario Health Insurance Plan. You are ineligible for coverage under your parent's insurance from the first day of the third month following the date you became fully employed. From then on, you should cease using your parent's OHIP number and use your own number.

In order to prevent your coverage from lapsing, you must register through your employer's OHIP group. If your employer does not have group coverage, application should be made directly to the Plan.

## TERMINATION OF EMPLOYMENT

When premiums have been paid at your place of employment and your employment is terminated, the following steps must be taken:

- 1) Obtain a Certificate of Payment Form 104 (sample included with the kit accompanying this booklet) from your employer, showing the date to which your insurance is paid under the Plan;
- 2) Complete sections 2 to 4 of the Certificate of Payment Form 104 ... then:
  - a) if you become employed elsewhere where an OHIP group exists to remit premiums on a monthly basis, the Certificate of Payment Form 104 must be presented to the new employer immediately.
  - b) if you are not employed or if you are employed where an OHIP group is not available, the Certificate of Payment Form 104 must be forwarded to your nearest OHIP office before your coverage runs out. (The Form 104 will provide the date on which your coverage through your former employer's group ends). Unless you apply and qualify for Premium or Temporary Assistance, you will be required to pay your premiums directly to OHIP. You will be billed on a quarterly basis (every 3 months).
  - c) if you are married and your spouse is employed where there is an OHIP group available, your spouse can take over the responsibility of paying OHIP premiums by presenting your Certificate of Payment Form 104 to his/her employer.
- 3) If employment is of a temporary nature and will end before the 1st day of the 3rd month after the date of hire, you may be required to sign an Exemption Form 108 (provided by your employer). You will then be exempted from the payment of premiums at your place of employment. You will be responsible for maintaining your health insurance by:
  - a) making premium payments to OHIP directly  
OR
  - b) participating in a family plan registered under the name of a spouse (or parent if you are under 21 and will be dependent upon him/her for support)  
OR
  - c) applying for assistance in the payment of OHIP premiums

REMEMBER: If you stop paying OHIP premiums at your place of employment and fail to advise OHIP by sending your Certificate of Payment Form 104, your health insurance coverage will lapse. Help is available at your nearest OHIP Office.

## WHAT TO DO DURING STRIKES & LOCKOUTS

**DON'T PANIC.** Group premiums are billed and remitted monthly, three months prior to the benefit month to which they apply (i.e. in January for April benefit). That means that you are covered for 3 months after the month in which the strike began.

In the event of a strike or lockout, the following options are available to maintain continuous OHIP coverage. It is important that each option be considered in the order set out below.

- I. The employer will continue to remit OHIP premiums.
- II. The union will pay OHIP premiums through the company's accounting system.
- III. The union will pay OHIP premiums through a union administered Collector's Group.
- IV. Group members may transfer their coverage to their spouses' group.
- V. Group members may elect to transfer their coverage to OHIP Pay Direct.
- VI. Group members may elect to apply to OHIP for Temporary Assistance if:
  - i) all other options for maintaining their OHIP coverage have been thoroughly explored; and
  - ii) the member can demonstrate a case of financial hardship according to criteria established by the Ministry of Health.

During strikes and lockouts in which the payment of OHIP premiums through a group (options I, II and III above) is not maintained, a Certificate of Payment Form 104 must be issued to the employee by the employer. This will allow the employee to arrange continuous coverage pending return to work. However, unless requested by an individual employee, the Form 104 need not be issued until the first day of the month in which coverage runs out for the group. This is the third month following the initiation of the strike (e.g. if the strike began in June, the Form 104 need not be issued until September 1st.)

## ASSISTANCE PROGRAMS

A reduced income, or financial difficulties, need not prevent you from maintaining coverage under the Ontario Health Insurance Plan. Here are two assistance programs available to help those in need:

### 1) Premium Assistance

Premium Assistance is available to you if you have been a resident of Ontario for at least 12 months immediately prior to applying for Premium Assistance and if your estimated taxable income for the current year is below the maximum amount stipulated for various categories of assistance. Premium Assistance is renewable for the first of April each year. An application for Premium Assistance is included in the kit accompanying this booklet. The application form indicates what income levels qualify for assistance.

### 2) Temporary Assistance

Temporary Assistance is different from Premium Assistance in that it is designed to help residents who are unable to pay OHIP premiums due to temporary unemployment, illness, disability or financial hardship. Temporary Assistance is provided for the benefit period for which you are billed, and your qualification for it is based on your family size and your current financial situation. An application for Temporary Assistance is included in the kit accompanying this booklet.

For advice on which form of assistance to apply for contact your local OHIP office.

## PREMIUM EXEMPTION

Residents 65 years of age or older are entitled to apply for premium-free OHIP coverage if they have lived in Ontario for at least 12 months immediately prior to applying. Either partner may be 65 or older for the family to qualify. This means if your spouse is 65, you will be Premium Exempt even if you are younger than 65. Residents of Ontario are eligible for Premium Exemption on the first day of the month in which their 65th birthday occurs.

Premium Exemption is not automatic - you must apply for it, using a Certificate of Payment Form 104, if you are a member of an OHIP employer group, OR, if you pay your premiums directly to OHIP, by completing a Premium Exemption Form which you may obtain at your nearest OHIP office. An application for Premium Exemption is also included in this kit.

## REFUNDS

The policy of OHIP is to make refunds of unrequired premium payments back to the employer group from whom the premiums were originally received.

If a refund has been sent to your employer on your behalf you will be advised by OHIP through an Advice of Credit form. Where the premium has been deducted fully or in part from your wages, your employer is obliged by law to return the amount deducted from you and/or to make the appropriate adjustments in reporting under the Income Tax Act.

## ONTARIO'S DRUG BENEFIT FOR SENIOR CITIZENS

Ontario's Drug Benefit is a Ministry of Health program which provides drug benefits to Ontario residents who are 65 years of age or older. Persons who qualify can have a Drug Benefit prescription filled in Ontario at no charge. Application for Ontario's Drug Benefit can be made at your OHIP District Office. An information pamphlet is included with the kit accompanying this booklet.

## APPENDIX A

OHIP DISTRICT OFFICE	SATELLITE OFFICE	TOLL-FREE NUMBER (FOR SURROUNDING AREA ONLY)	COUNTY, DISTRICT REGION, MUNICIPALITY
HAMILTON 119 KING STREET WEST L8P 4T9 TEL: (416) 521-7100		1-800-263-2197 (FROM AREA 416) 1-800-263-2162 OR 1-800-263-2187 (FROM AREA 519)	BRANT, BRUCE, DUFFERIN, GREY HALDIMAND-NORFOLK HAMILTON-WENTWORTH NIAGARA, WATERLOO WELLINGTON
KITCHENER* 665 KING STREET EAST N2G 2M4 TEL: (519) 745-8421		ZENITH 96420**	
OWEN SOUND* 1043A 2ND AVE. EAST N4K 2H8 TEL: (519) 376-6447		1-800-265-3190 (FROM AREA 519)	
ST. CATHARINES* 69 CHURCH STREET L2R 3C3 TEL: (416) 682-6658		ZENITH 96420**	
KINGSTON 1055 PRINCESS STREET K7L 5T3 TEL: (613) 546-3811		1-800-267-0933	FRONTENAC, HASTINGS LEEDS & GRENVILLE LENNOX AND ADDINGTON PRINCE EDWARD
LONDON 227 QUEEN'S AVENUE N6A 1J8 TEL: (519) 433-4561		1-800-265-4703	ELGIN, ESSEX, HURON, KENT LAMBTON, MIDDLESEX OXFORD, PERTH
SARNIA* 452 CHRISTINA STREET NORTH N7T 5W4 TEL: (519) 337-3667		ZENITH 69100**	
WINDSOR* 1427 QUELLETTE AVENUE N8X 1K1 TEL: (519) 258-7560		ZENITH 69100**	
MISSISSAUGA 201 CITY CENTRE DRIVE L5B 2T4 TEL: (416) 275-2730		ZENITH 96420**	CITY OF ETOBICOKE CITY OF NORTH YORK (NORTH OF HWY. 401)
OSHAWA 44 BOND STREET WEST L1H 7R1 TEL: (416) 576-2870		1-800-263-3814 (FROM AREA 416) 1-800-461-7597 (FROM AREA 705)	CITY OF SCARBOROUGH DURHAM, HALIBURTON MUSKOKA, NORTHUMBERLAND, PETERBOROUGH, SIMCOE, VICTORIA YORK (EXCLUDING METRO TORONTO) BOROUGH OF SCARBOROUGH
BARRIE* 30 POYNTZ STREET L4M 3P2 TEL: (705) 726-0326		1-800-461-7597	
PETERBOROUGH* 139 GEORGE STREET NORTH K9J 3G6 TEL: (705) 743-2140		ZENITH 96420**	
OTTAWA 75 ALBERT STREET K1P 5Y9 TEL: (613) 566-2740		1-800-267-1912	DUNDAS, GLENGARRY, LANARK OTTAWA-CARLETON PREScott AND RUSSELL RENfREW, RUSSELL STORMONT, DUNDAS AND GLENGARRY
SUDBURY 199 LARCH STREET P3E 5R1 TEL: (705) 675-4261		1-800-461-4006	ALGOMA, COCHRANE MANITOULIN, NIPISSING, PARRY SOUND, SUDBURY TEMISKAMING
SAULT STE. MARIE* 205 McNABB STREET P6B 1Y3 TEL: (705) 254-1815		ZENITH 96420**	
TIMMINS* 38 PINE STREET NORTH 101 MALL, SUITE 110 P4N 6K6 TEL: (705) 267-1164		ZENITH 96420**	
THUNDER BAY 435 JAMES STREET SOUTH P7E 6E3 TEL: (807) 475-1351		ZENITH 96420**	KENORA, RAINY RIVER THUNDER BAY
TORONTO 2195 YONGE STREET M4S 2R2 TEL: (416) 482-1111	KENORA* 100 MAIN STREET SOUTH P9N 1S9 TEL: (807) 468-9554	ZENITH 69100**	CITY OF YORK BOROUGH OF EAST YORK CITY OF NORTH YORK (SOUTH OF HWY. 401) CITY OF TORONTO

\*INFORMATION OFFICE ONLY: NO CLAIMS PROCESSED.  
\*\*TO PLACE A ZENITH CALL, DIAL '0' OPERATOR,  
AND ASK FOR THE ZENITH NUMBER.

APPENDIX BSTANDARD QUESTIONS AND ANSWERS

1) When a strike or lockout occurs and the company does not continue coverage, they issue a Form 104. What can the person do to continue coverage?

Ans: The easiest and perhaps speediest way is to transfer to your spouse's group plan. If your spouse is not employed where there is a group or if you are not married, then you should use your 104 to continue on a pay direct basis. If you are unable to pay premiums, you should request an application for Temporary Assistance. This can be arranged by contacting your local OHIP office. (see Appendix A).

2a) Can individuals under 21 years of age and not married have independent OHIP coverage when they are not living with parents?

Ans: If they are working, they must have their own coverage through their employer group or through pay direct.

2b) What about an individual under 21 years old, not married, not working and not supported by parents or guardians?

Ans: They may apply for their own coverage on a pay direct basis, but must sign a declaration stating that they are self-supporting.

2c) Can individuals under 21 years of age who become unemployed go back under a parent's OHIP coverage?

Ans: Yes, but only if they are wholly dependent upon the parent for support and not claiming U.I.C. benefits of more than \$70 per week. Otherwise, they would continue their coverage in a similar manner to anyone else in pay direct, with Premium or Temporary Assistance if eligible.

3) With respect to "Temporary Assistance", what is the definition of "short term" (where Premium Assistance is for long term)?

Ans: "Short term" is usually for a 3-6 month period, depending on the bill received by the subscriber.

4) What is the definition of "financial hardship"?

Ans: "Financial hardship" refers to the inability to pay premiums. Extenuating circumstances, in addition to financial data, would be taken into consideration before an application for Temporary Assistance is denied.

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5) Is there a repayment waiver for Temporary Assistance?

Ans: There is no repayment to the Plan whenever a subscriber is granted Temporary Assistance.

6) How long have Temporary and Premium Assistance plans been in effect?

Ans: The Ontario Health Insurance Plan has administered the Temporary and Premium Assistance Programs since its inception.

7) What is the policy of OHIP regarding Temporary Assistance?

Ans: Each case is reviewed individually according to criteria which take into account the applicant's financial situation and extenuating circumstances which might influence the applicant's ability to pay premiums. OHIP's policy is that everyone who meets the criteria will receive Temporary Assistance.

8) Is there a board or commission which decides who gets Temporary Assistance or who does not?

Ans: Temporary Assistance applications are initially reviewed by District Office and Satellite Office staff where the application is made. If the applicant is turned down, he/she will be notified and may complete a more detailed application form which will be used to assess extenuating circumstances. This application will be reviewed by a Special Committee.

9) When you are granted assistance, do you receive the same level of benefits as when you pay premiums?

Ans: You receive the same level of OHIP benefits whether or not you receive assistance in paying OHIP premiums.

10) How long can a person receive assistance?

Ans: Premium Assistance is for a period of one year. Temporary Assistance will cover the period for which you are billed - it may be three to six months. If your financial circumstances remain unchanged, you can reapply and assistance may be extended.

11) Say someone moves to another province looking for work, and at some later date moves back. Can that person get coverage? And would he/she be entitled to Premium Assistance.

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Ans: Yes. Under the terms of the Interprovincial Agreement, a person returning to Ontario is eligible for OHIP coverage beginning either the 3rd month after arrival in Ontario or the month coverage by the former province ends, whichever is later. While there is a 12 month residency requirement before an individual may apply for Premium Assistance, he/she may apply for Temporary Assistance upon arrival in Ontario.

12) If a person's OHIP coverage lapses, will OHIP pay the medical or hospital bills?

Ans: The person has two options: 1) back-pay the premiums so that coverage is brought up to date in which case the bills will be paid by OHIP; or 2) pay the doctor's bills directly and reapply for new coverage which would not commence until the first of the third month following the month of application.

13) I guess with assistance available, no one needs to be without coverage in Ontario?

Ans: By increasing public awareness of the assistance programs, no one need be without medical and hospital insurance.

14) What happens if a person is covered through an assistance plan but moves and does not get the next premium notice?

Ans: If the person's coverage lapses, the person could either pay the premiums or reapply for Temporary or Premium Assistance. However, if a change of address notice is sent to the appropriate District Office well in advance, this will not be necessary.

15) If a person is applying for assistance, but OHIP coverage has lapsed, should he/she continue to use the OHIP number?

Ans: An individual should not use an OHIP number when coverage under that number is lapsed. Whenever OHIP coverage has lapsed or is in danger of lapsing, you should contact your District Office immediately. The District Office can advise when your number will be reinstated, either through assistance or by paying back premiums.

APPENDIX CPAMPHLETS AVAILABLE FROM THE MINISTRY OF HEALTHACCIDENT PREVENTION

1059 - POISONING PREVENTION KIT  
1132 - YOUNG CHILDREN AND THE SEATBELT LAW

AGING

1019 - CONSIDER YOURSELF AT HOME  
1021 - ONTARIO'S DRUG BENEFIT FOR SENIOR CITIZENS

COMMUNICABLE DISEASES

1003 - ANIMALS, RABIES AND YOU  
1024 - ENCEPHALITIS  
1073 - HEAD LICE AREN'T NICE  
1133 - IMMUNIZE YOUR SCHOOLCHILDREN

DENTAL HEALTH

1079 - FACTS ON FLUORIDE

FAMILY PLANNING

1001 - ANYTHING WORTH HAVING IS WORTH WAITING FOR  
1109 - CONCEPTION CONTROL: THE ARTIFICIAL METHODS  
1107 - THE FAMILY YOU WANT WHEN YOU WANT IT

HEALTH INSURANCE

1066 - OHIP GENERAL GUIDE  
1067 - THE TRAVELLER'S GUIDE TO OHIP  
1104 - 21? WORKING FULL TIME? MARRIED?

MENTAL HEALTH

1020 - DEALING WITH DEPRESSION  
1078 - MENTAL HEALTH/PATIENTS' RIGHTS

APPENDIX CMATERNAL AND CHILD HEALTH

- 1095 - GENETIC COUNSELLING AND YOU
- 1027 - NEWBORN SCREENING
- 1087 - SCOLIOSIS
- 1092 - THE PREMATURE INFANT - A HANDBOOK FOR PARENTS
- 1055 - SHOULD YOU SMOKE DURING PREGNANCY?

NUTRITION

- 1120 - CANADA'S FOOD GUIDE
- 1076 - DON'T RETIRE THE TASTEBUDS
- 1039 - FOOD FOR THOUGHTFUL EATING
- 1051 - IRON, MOTHER NATURE'S OWN INVIGORATING TONIC
- 1113 - THE GREAT FOOD ADVENTURE
- 1043 - TIPPING THE SCALES IN YOUR FAVOUR

PUBLIC HEALTH SERVICES

- 1031 - GETTING WELL QUICKLY AT HOME
- 1068 - ONTARIO'S HEALTH UNITS FOR PEOPLE
- 1047 - SHARING THE COST OF CHRONIC CARE
- 1097 - THE EMERGENCY DEPARTMENT
- 1004 - THE PUBLIC HEALTH NURSE
- 1136 - THE HEALTH DISCIPLINES ACT - WHAT IT MEANS TO YOU
- 7610 - IN GOOD HEALTH
- 1147 - HOW TO HANDLE AN EMERGENCY

SEXUALLY TRANSMITTED DISEASES

- 1016 - HERPES

SMOKING

- 1118 - TAKE CARE OF YOUR HEART

IF YOU WISH COPIES OF ANY OF THE ABOVE PAMPHLETS, CONTACT THE CUSTOMER SERVICE MANAGER AT YOUR OHIP DISTRICT OFFICE.

Revised: April/84



